

**UNITED STATES BANKRUPTCY COURT
FOR THE Western District of Michigan**

In re: **Rosie Lee Jones
Adolph Jones**

Debtor(s).

Case No. **20-00942**

Chapter 13

Hon. James W. Boyd

Filed: **March 5, 2020**

FIRST PRE-CONFIRMATION AMENDED CHAPTER 13 PLAN

II. FUNDING

A. PLAN PAYMENT The Debtor(s) shall make payments in the amount of \$ **800.00** per ☐ week, ☐ bi-weekly, ☐ semi-monthly, ☒ month for the minimum of the ACP, subject to changes as set forth in paragraph II.B or II.C, below, or until further order of the Court.

III. DISBURSEMENTS

A. ADMINISTRATIVE CLAIMS. The Debtor(s) shall pay in full, in deferred cash payments, all allowed claims entitled to priority under 11 U.S.C. § 507, including:

1. Court filing fee.

2. Trustee fee.

3. Attorney fees exclusive of costs and expenses: An initial fee of \$ **3,200.00** less fees paid of \$ **1,200.00**, leaving a fee balance in the amount of \$ **2,000.00** to be disbursed by the Trustee pursuant to the priorities set forth in paragraph IV.H of the Plan, unless otherwise marked below:

a. ☐ Attorney fees shall be paid at the rate of \$ **0.00** per month until paid in full pursuant to paragraph IV. H of the Plan.

b. ☒ Attorney fees shall be paid after all necessary equal monthly payments on secured continuing claims, secured claims, assumed executory contract/unexpired lease claims which is a modification of paragraph IV.H.

C. SECURED CLAIMS.

2. Personal Property:

a. Pre-Confirmation Adequate Protections Payments (APP): If the Trustee is to pay pre-confirmation APP the secured creditor's name, address, the account number and the payment amount must be provided and it must be signified by entering the monthly payment amount in the box marked "Pre-Conf. APP" under b. or c. of this paragraph. The Trustee will not disburse an APP until a proof of claim is filed with documentation of a perfected lien satisfactory to the Trustee.

b. Secured Claims Subject to Final Paragraph of 11 U.S.C. § 1325(a): Each secured creditor in this class has a lien that is not subject to 11 U.S.C. § 506^{viii} Claims in this class shall be paid as follows plus an additional pro-rata amount that may be available from funds on hand at an interest rate specified below or the contract rate specified in the proof of claim, whichever is lower.

^{viii} Such a claim is not subject to "cramdown" and will be paid the full balance owing. If the collateral is a motor vehicle and is destroyed, the Debtor(s), with consent from the secured creditor and Trustee, or by order of the Court, may use the collateral insurance proceeds to purchase replacement collateral, to which the creditor's lien shall attach.

Creditor, Address & Account No.	Collateral	Balance Owning	Interest Rate	Pre-Conf APP	Equal Monthly Payment
Exeter Finance Corp. PO Box 166008 Irving TX, 75016	2013 Chevrolet Silverado	\$16,926.59	5.99%	0.00	304.65

c. **Secured Claims Subject to 11 U.S.C. • § Section 506^{ix}:** Claims in this class shall be paid as follows plus an additional pro-rata amount that may be available from funds on hand at an interest rate specified below or the contract rate specified in the proof of claim whichever is lower. Creditor will be paid the lesser of the balance due as a secured claim as set forth in the proof of claim, or the fair market value (FMV) of the collateral as a secured claim, with any balance due over FMV treated as a general unsecured claim.

Creditor, Address & Account No. ^x	Collateral	FMV	Interest Rate	Pre-Conf APP	Equal Monthly Payment
Adventure Credit Union PO Box 895 Grand Rapids, MI 49518	2015 GMC Terrain	\$13,000.00	5.99%	\$100.00	\$250.00

THIS PLAN REMAINS UNCHANGED IN ALL RESPECTS
NOT IN CONFLICT WITH THESE AMENDMENTS

Date: June 25, 2020

/s/ Rosie Lee Jones

Rosie Lee Jones, Debtor

Date: June 25, 2020

/s/ Adolph Jones

Adolph Jones, Debtor

Date: June 25, 2020

/s/ Jeffrey D. Mapes

Jeffrey D. Mapes P70509, Counsel for the Debtor(s)

^{ix} If the collateral is a motor vehicle and is destroyed, the Debtor(s), with consent from the secured creditor and Trustee or by order of the Court, may use the collateral insurance proceeds to purchase replacement collateral, to which the creditor's lien shall attach.

^x If the creditor files a proof of claim with a balance owing which is different from the amount listed above, the proof of claim shall control as to the amount of the debt, unless a party in interest objects to the proof of claim.